

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: MELVIN STERLING	§	Case No. 16-bk-11463
PEGGY S. STERLING	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/03/2016.
- 2) The plan was confirmed on 06/29/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 01/20/2021.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$88,455.01.
- 10) Amount of unsecured claims discharged without full payment: \$191,946.56.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 13,004.00	
Less amount refunded to debtor(s)	\$ 25.00	
NET RECEIPTS		\$ 12,979.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,111.13	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,111.13
Attorney fees paid and disclosed by debtor(s):	\$ 2,000.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SCOTT F WATERMAN	Lgl	1,500.00	NA	NA	1,500.00	0.00
BMW FINANCIAL SERVICES N.A.	Uns	0.00	12,681.54	12,681.54	659.12	0.00
DISCOVER FINANCIAL SVCS	Uns	3,773.00	3,701.19	3,701.19	192.37	0.00
CREDITORS BANKRUPTCY SERVICE	Sec	1,925.00	1,520.00	1,520.00	1,520.00	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	342.60	342.60	17.80	0.00
PENNSYLVANIA DEPT. OF REVENUE	Pri	0.00	1,289.68	1,289.68	1,289.68	0.00
PENNSYLVANIA DEPT. OF REVENUE	Uns	0.00	94.98	94.98	4.94	0.00
ECMC	Uns	0.00	32,870.27	32,870.27	1,708.42	0.00
TOYOTA MOTOR CREDIT CORP	Sec	0.00	6,341.28	19.82	19.82	0.00
AMERICAN EXPRESS	Uns	0.00	2,199.20	2,199.20	114.30	0.00
BANK OF AMERICA	Uns	5,820.00	5,820.85	5,820.85	302.54	0.00
BANK OF AMERICA	Uns	11,921.00	9,487.48	9,487.48	493.11	0.00
WELLS FARGO OPERATIONS	Sec	293,183.00	295,533.01	0.00	0.00	0.00
ECAST SETTLEMENT CORP	Uns	5,829.00	5,829.19	5,829.19	302.97	0.00
BMO HARRIS BANK NA	Uns	0.00	2,199.56	2,199.56	114.32	0.00
USAA FEDERAL SAVINGS BANK	Uns	13,006.00	13,002.40	13,002.40	675.79	0.00
USAA FEDERAL SAVINGS BANK	Uns	2,203.00	2,158.97	2,158.97	112.22	0.00
USAA FEDERAL SAVINGS BANK	Uns	4,613.00	4,547.59	4,547.59	236.36	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
WELLS FARGO BANK	Uns	1,919.00	1,899.00	1,899.00	98.70	0.00
WELLS FARGO BANK	Uns	593.00	593.97	593.97	30.87	0.00
CAVALRY SPV I, LLC	Uns	0.00	647.13	647.13	33.63	0.00
PORTFOLIO RECOVERY ASSO	Uns	143.00	118.96	118.96	6.19	0.00
PORTFOLIO RECOVERY ASSO	Uns	405.00	438.99	438.99	22.82	0.00
PORTFOLIO RECOVERY ASSO	Uns	4,175.00	2,466.25	2,466.25	128.18	0.00
PORTFOLIO RECOVERY ASSO	Uns	4,760.00	3,229.96	3,229.96	167.87	0.00
NATIONSTAR MORTGAGE	Sec	81,105.00	81,205.06	615.85	615.85	0.00
BMW FINANCIAL SERVICES N.A.	Uns	0.00	12,681.54	0.00	0.00	0.00
MICHAEL P. KELLY	Lgl	1,500.00	NA	NA	1,500.00	0.00
AMEX	Uns	4,082.00	NA	NA	0.00	0.00
BARBARA GOODMAN	Uns	13,600.00	NA	NA	0.00	0.00
BMO HARRIS DINERS CLUB	Uns	472.00	NA	NA	0.00	0.00
CAP1 1&T	Uns	658.00	NA	NA	0.00	0.00
CHASE	Uns	3,474.00	NA	NA	0.00	0.00
MOBILE BLAND C/O RICHARD	Uns	30,447.00	NA	NA	0.00	0.00
NELNET	Uns	32,387.00	NA	NA	0.00	0.00
US BANK	Uns	7,919.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 615.85	\$ 615.85	\$ 0.00
Debt Secured by Vehicle	\$ 19.82	\$ 19.82	\$ 0.00
All Other Secured	\$ 1,520.00	\$ 1,520.00	\$ 0.00
TOTAL SECURED:	\$ 2,155.67	\$ 2,155.67	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,289.68	\$ 1,289.68	\$ 0.00
TOTAL PRIORITY:	\$ 1,289.68	\$ 1,289.68	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 104,330.08	\$ 5,422.52	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,111.13	
Disbursements to Creditors	\$ 8,867.87	
TOTAL DISBURSEMENTS:		\$ 12,979.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/15/2021

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.